



Fermilab

November 6, 2006

To: All Eligible Employees
From: Mary Todd
Subject: Flexible Benefits Plan

It is annual enrollment time, the time of year that you can elect to participate in the Flexible Benefits Plan. Flexible Benefit Plans allow you to pay for dependent care expenses or allowable medical and dental expenses not reimbursed under your plan with before-tax dollars.

Through the Fermilab benefits program, you have two reimbursement accounts to choose from:

- Dependent Care
- Healthcare account

Information about the Health Care and Dependent Care Reimbursement accounts can be found in the attached Flexible Spending Accounts Brochure. You may also obtain Publication 502, which contains a complete list of reimbursable items, from the local IRS office. You may also obtain additional information from CIGNA at the following Website: <http://www.cigna.com/health/consumer/medical/fsa.html>.

You can enroll in the Flexible Benefits Plan during the open enrollment period from Monday, November 13, 2006 through Thursday, November 30, 2006. If you enroll in the reimbursement accounts, you must complete the attached enrollment form and return it to the Benefits Office, M. S. 126, 15WHNW, by 5:00 P.M. on November 30, 2006. Participation in the Plan will be effective January 1, 2007. The enrollment form is also available on the WEB at: http://lss.fnal.gov/benedept/FSA_enroll_form.pdf

If you are currently enrolled in the reimbursement accounts, you must re-enroll for plan year 2007.

Additional information about the plan can be found in the Summary Plan Description (SPD) for URA employees. The information is also available on the Benefits Office web page at: <http://lss.fnal.gov/policies/spd.html>

If you have any questions, please feel free to contact the Benefits Office. You may reach the Benefits Staff by contacting:

Kay Campbell extension 3395
Scott Lindsey extension 4362
Mary Todd extension 4361

This plan also allows you to participate in the premium conversion option. This means that we will calculate your employee payroll deductions for medical and dental insurance on a before tax basis. Employees are automatically enrolled in the premium conversion option. If you want to waive this option, please call the Benefits Office at extension 3395 for a waiver form or go to the Benefits Office web page to download a form. Completed waiver forms must be returned to the Benefits Office by 5:00 P.M. on November 30, 2006 for the waiver to be effective January 1, 2007.